What is claimed is:

[Claim 1] A method that uses a precisely calculated working budget and cash flow leveraging mechanism to systematically accelerate debt pay off while expanding a budget's disposable income without a need to increase the budget cash flow income volume or cause budget cuts. The method requires the budget to immediately pay the entire cash flow income to the cash flow leveraging mechanism prior to any expense or debt payments in order to maximize the leveraging effects and produce substantially greater front end profits than programs demonstrating back end interest cost savings.

[Claim 2] The method used in claim 1 uses specialized computer software to capture a budget's past, present and projected cash flow and debt load data for review, analysis and processing.

[Claim 3] The method used in claim 1 uses specialized computer software to create one or more precise, accurate, detailed and feasible budget scenario(s) from which to work from (Fig.1).

[Claim 4] The method used in claim 1 uses specialized computer software to provide a print out of the any one or more of the working budget scenarios.

[Claim 5] The method used in claim 1 systematically selects and targets each installment type loan for accelerated pay off in a specific order.

[Claim 6] The method used in claim 1 ranks each debt to determine the selection of the first target debt and the order of each successive debt targeted for accelerated elimination.

[Claim 7] The method used in claim 1 accelerates debt pay off by budgeting regular (current and future) debt service payments and the calculated (current and future) "to principal only" payments to targeted debt(s).

[Claim 8] The method used in claim 1 further accelerates debt pay off by allocating funds, formerly used to service each retired debt, as disposable income available to add to principal only payments on remaining debts.

[Claim 9] The method used in claim 1 expands a budget's disposable income by causing accelerated retirement of one or more target debts then, as

each debt is retired, the funds formerly used to service each retired debt is disposable income available for other expenses.

[Claim 10] The method used in claim 1 accelerates debt pay off and/or expands a budget's disposable income at the option of the budget operator.

[Claim 11] The method used in claim 1 works without a need to increase a budgets cash flow income volume or causing budget cuts by using the working budget created from the specialized computer software.

[Claim 12] The method used in claim 1 works without a need to increase cash flow income using the working budget which factors in existing cash flow restrictions, reallocating funds formerly used to service each retired debt and employing of a no cost or low cost cash flow leveraging mechanism.

[Claim 13] The method used in claim 1 uses a cash flow leveraging mechanism that allows a budget to execute daily cash in or cash out transactions as often as needed. The preferred leveraging mechanism would have no service fees, set up costs or transfer restrictions and can be set up in a single day.

[Claim 14] The method used in claim 1 may use cash flow leveraging mechanisms that are not limited to any bank or bank like product or service or traditional banking systems.

[Claim 15] The method used in claim 1 works using a cash flow leveraging mechanism that, if not used, costs nothing, and if used, would serve to supplement the current cash flow by providing no cost or very low cost cash.

[Claim 16] The method used in claim 1 works using a cash flow leveraging mechanism as a supplemental cash reserve with an initial cash reserve amount, the entire of which is available to be used by the budget.

[Claim 17] The method used in claim 1 uses the cash flow leveraging mechanism to leverage a budget’s cash flow and have funds available to pay regular expenses as the expense becomes due.

[Claim 18] The method used in claim 1 works using a cash flow leveraging mechanism to leverage a budgets cash flow by having additional funds available for fluctuating income/expense or yet unknown financial events.

[Claim 19] The method used in claim 1 requires the budget to immediately pay the entire cash flow income to the cash flow leveraging mechanism prior to expense/debt payments or cash out transactions.

[Claim 20] The method used in claim 1 immediately pays the budget's to entire cash flow income to the cash flow leveraging mechanism to quickly reduce the time frame of any negative cash balance effects (interest charges).

[Claim 21] The method used in claim 1 immediately pays the budget's to entire cash flow income to the cash flow leveraging mechanism to create an automatic and constantly replenishing effect of the account's cash reserve balance.

[Claim 22] The method used in claim 1 uses the cash flow leveraging mechanism to accumulate nonperforming cash until the reserve is built or rebuilt from income not paid out to expenses.

[Claim 23] The method used in claim 1 accumulates cash in the cash flow leveraging mechanism only until an even or positive balance is achieved.

[Claim 24] The method used in claim 1 uses the even or positive balance of the cash flow leveraging mechanism to signal extra payment financing availability to accelerate pay off of target loans.

[Claim 25] The method used in claim 1 uses the cash flow leveraging mechanism's even or positive balance with the floating payment formula (Fig.4) to determine each future occurrence of principal only extra payments to target loan(s) that can be made without negatively affecting the working budget.

[Claim 26] The method used in claim 1 uses the cash flow leveraging mechanism and the floating payment formula to calculate each principal only extra payment date. Calculated extra payments are available at every occurrence that income payments cause the cash reserve balance to match or

exceed the initial cash reserve balance. Payment dates are precise and accurate and are not set at regularly scheduled intervals.

[Claim 27] The method used in claim 1 uses the cash flow leveraging mechanism and the floating payment formula to calculate each principal only payment amount. Calculates extra payment amounts are available at every occurrence that income payments cause the cash reserve balance to match or exceed the initial cash reserve balance. Payment amounts are precise and accurate and are not fixed amounts.

[Claim 28] The method used in claim 1 uses the cash flow leveraging mechanism to finance each principal only payment. Payments are either directly or indirectly from the cash flow leveraging mechanism.

[Claim 29] The method used in claim 1 finances accelerated debt pay off from funds that are not felt by the budget while addressing all budgeted items on time an in full until debts are eliminated.

[Claim 30] The method used in claim 1 uses funds that are not felt by the budget, quickly creates increased disposable income and quickly eliminates debt service payments to allow calculated profit values substantially greater than accelerated debt payment programs that highlight interest cost savings.

[Claim 31] The method used in claim 1 calculates profits rather than savings by focusing on reducing or eliminating the total number of debt service payments across an entire budget, hence a much more effective and profitable budget (Fig. 5).